

<b>Module Title:</b>	Consumer Protection Law
<b>Language of Instruction:</b>	English
<b>Credits:</b>	15
<b>NFQ Level:</b>	8
<b>Module Delivered In</b>	<a href="#">2 programme(s)</a>
<b>Teaching &amp; Learning Strategies:</b>	Lectures - communication of knowledge and ideas from the lecturer to the student. Problem Solving Exercises - student will work as part of a team and will work together to resolve various legal scenarios. Class Discussion/Debate - Students will be encouraged to actively participate in the class sessions which will develop their analytical and communication skills. E-Learning - It is envisaged that the module will be supported with on-line learning materials. Self-Direct Independent Learning - the emphasis on independent learning will develop a strong and autonomous work and learning practices.
<b>Module Aim:</b>	The aim of this module is to give students a thorough understanding of Irish Consumer Protection Law and to assist the student to develop the analytical skills required to apply their legal knowledge to various scenarios.

Learning Outcomes	
<i>On successful completion of this module the learner should be able to:</i>	
LO1	Critically evaluate the impact of Consumer Protection legislation and codes on various consumer scenarios and analyse and explain how Consumer Protection law has gained momentum thanks to both EU and Irish initiatives.
LO2	Demonstrate an in-depth comprehension of the laws dealing with consumer protection, and demonstrate the ability to apply the knowledge gained to formulate solutions to case studies involving consumer protection issues.
LO3	Critically evaluate the role and performance of the various regulatory Bodies/Offices/Institutions/ charged with initiating/ implementing/enforcing Consumer Protection law in Ireland
LO4	Critically evaluate the laws relating to sale of goods and services and product liability and understand the impact of digital/on-line selling, and data protection/privacy concerns of consumers in e-commerce as this sector evolves.
LO5	Comprehend and explain the key concepts of credit and security and demonstrate the ability to distinguish between quasi, real and personal securities and be able to compare and evaluate the suitability of various forms of security for various personal credit and financing scenarios.
LO6	Demonstrate knowledge of the law regulating insurance and explain the protections that apply to consumers as well as the obligations of consumers when applying for cover.
LO7	Demonstrate an understanding of the insolvency and bankruptcy mechanisms available in Ireland regarding personal debt and be able to critically analyse same and apply to problem scenarios.
LO8	Research independently and analyse areas of Irish Consumer Protection law and present their findings competently and coherently.

Pre-requisite learning
<b>Module Recommendations</b> <i>This is prior learning (or a practical skill) that is recommended before enrolment in this module.</i>
No recommendations listed
<b>Incompatible Modules</b> <i>These are modules which have learning outcomes that are too similar to the learning outcomes of this module.</i>
No incompatible modules listed
<b>Co-requisite Modules</b>
No Co-requisite modules listed
<b>Requirements</b> <i>This is prior learning (or a practical skill) that is mandatory before enrolment in this module is allowed.</i>
No requirements listed

**Module Content & Assessment**

**Indicative Content**

**Historical background/Sale of Goods/ Services/E-Commerce (50%)**

Historical Background • Sale of Goods and Supply of Services Law - definition of sale of goods contracts; formal requirements; implied terms and exclusion; transfer of property; nemo dat rule and exceptions; performance of the contract; rights of unpaid seller against the goods; remedies for breach of contract; terms implied into a supply of services contract and exclusion. • European Communities (Unfair Terms in Consumer Contracts) Regulations, 1995: contracts within the ambit of the regulations; terms which are unfair and exempt terms; effect of finding of unfairness. • Consumer Protection Act 2007, Competition and Consumer Protection Commission Act 2014 • Liability for Defective Products Act 1991: • Data Protection Law – concept of and rationale for data protection, Data Protection Act 1988, Data Protection Amendment Act 2003, scope of the Data Protection Acts, obligations of data controllers, rights of data subjects, role of data protection commissioner, penalties under the Act. The Data Protection Commissioner. • Freedom of Information Law: Freedom of Information Act 2014 The Information Commissioner. • Electronic Commerce: Electronic Commerce Act 2000 (provides for electronic conclusion of contracts) & EC ( Dir 2000/31/EC) Regulations 2003, (SI 68/2003) E Privacy Regulations 2011, Communications (Data Retention) Act 2011, EU(Consumer Information Cancellation and Other Rights) Regs. 2013

**Credit and Security(30%)**

• Credit – types of credit, Consumer Credit Act 1995, Hire purchase • Security – types of security, formalities and registration of security interests • Quasi-Security – nature of quasi-securities, retention of title devices, use of assets as quasi security, bills of exchange, set-off arrangements. • Real Security – concept of real security, pledges, liens, mortgages (legal and equitable, formalities and enforcement) mortgage arrears code, charges (fixed and floating, debentures), statutory control • Personal Security – nature of personal securities, guarantees (types, formation, relationship between guarantor and creditor, relationship between guarantor and debtor, rights against co-guarantors, discharge of the guarantor), letters of credit, performance guarantees, letters of comfort. Central Bank Commission(Incorporating the Central bank of Ireland and The Financial Regulator) Consumer Protection Code Consumer Protection Code for Licensed Moneylenders Code of Conduct on Mortgage Arrears Code of Conduct on the Switching of Current Accounts with Credit Institutions Financial Services Ombudsman. Credit Review Office

**Insurance(10%)**

• Insurable Interest, Formation and form, Duty to disclose, Intermediaries, Indemnity, Subrogation

**Personal Insolvency and Bankruptcy(10%)**

Personal Insolvency Act 2012, Personal Insolvency (Amendment ) Act 2015, Insolvency Service of Ireland

Assessment Breakdown	%
Continuous Assessment	40.00%
End of Module Formal Examination	60.00%

Continuous Assessment				
Assessment Type	Assessment Description	Outcome addressed	% of total	Assessment Date
Project	In-class assessment	1,2,3,4,5,6,7,8	40.00	Week 13

No Project

No Practical

End of Module Formal Examination				
Assessment Type	Assessment Description	Outcome addressed	% of total	Assessment Date
Formal Exam	End-of-Semester Final Examination	1,2,3,4,5,6,7,8	60.00	End-of-Semester

ITCarlow reserves the right to alter the nature and timings of assessment

**Module Workload**

<b>Workload: Full Time</b>		
<i>Workload Type</i>	<i>Frequency</i>	<i>Average Weekly Learner Workload</i>
Lecture	Every Week	3.00
Independent Learning Time	Every Week	4.00
Total Hours		7.00

<b>Workload: Part Time</b>		
<i>Workload Type</i>	<i>Frequency</i>	<i>Average Weekly Learner Workload</i>
Lecture	Every Week	1.50
Total Hours		1.50

**Module Delivered In**

Programme Code	Programme	Semester	Delivery
CW_BBLAW_B	<a href="#">Bachelor of Business (Honours) in Business with Law</a>	4	Elective
CW_HHLAW_B	<a href="#">Honours Bachelor of Laws Degree - LLB</a>	3	Elective